

**REMARKS:**

In the Office Action mailed February 7, 2006, the Examiner rejected claims 1-11. Claim 11 is amended herein and new claim 12 is added. No new matter is presented.

Thus, claims 1-12 are pending and under consideration. The rejections are traversed below.

A response to the Office Action mailed February 7, 2006 was filed on June 7, 2006. In response, the Examiner issued an Advisory Action on July 5, 2006. The arguments set forth in the June 7, 2006 response are incorporated herein and the assertions indicated in the Advisory Action are addressed below.

In the Advisory Action, the Examiner states that U.S. Patent No. 6,505,171 (Cohen) directed to handling purchasing transactions using pre-paid or credit cards as a medium of exchange between a purchaser and a merchant teaches the claimed electronic bearer bond online transaction system and method.

However, Cohen specifically states, "a user record 44 for a particular unique user identification 80 includes a current balance 65 initially set to the initial balance 61 associated with the particular unique card identifier 38" (see, col. 6, lines 6-12 and FIGS. 4 and 9). That is, Cohen is limited to handling purchase transactions based on the user's record indicating identity of the user including name, address, city, state, zip, phone, etc., of the user (see, FIG. 4 and corresponding text).

Applicants respectfully submit that the Examiner has not established a prima facie case of obviousness because the Examiner's assertion that applying a bearer bond using existing payment protocols is obvious in light of Cohen fails to consider Cohen in its entirety, including portions of Cohen (i.e., requiring association of user identification with the prepaid card) that teaches away from the claimed electronic bearer bond for online transactions. Thus, withdrawal of the rejection is respectfully requested.

The Examiner also indicated that U.S. Patent No. 5,897,621 (Boesch) discloses executing an electronic transaction using a second value of a second currency as a payment and U.S. Patent No. 6,467,684 (Fite) discloses executing a transaction without linking identity of parties to execute the transaction. However, Boesch limits a customer user to using existing payment methods (e.g., visa, master card, American express, etc.) that require the customer to reveal identity, or executing the transaction based on information stored in a database of the

Boesch multi-currency transaction system that uses a non-universal payment method (see, col. 4, lines 8-24 and col. 14, lines 41-63).

Similar to Boesch, Fite is directed to a non-universal payment method employing a pre-paid card system for executing transactions when a consumer inserts a pre-paid dispensed to the consumer into vendor terminals and the card (20) is read by the vendor terminals (see, col. 3, lines 3 through 29 and FIG. 2). Thus, the pre-paid card Fite system is not operable with existing payment protocols.

The claimed invention provides the ability to use existing payment protocols without disclosing identity of a user.

Independent claim 1, by way of example, recites “providing an online electronic bearer bond having a monetary value without linking the online electronic bearer bond to identity of a specific user” and “performing monetary transactions with said bearer bond as a payment using existing payment protocols.” Claims 8-10 recite similar features.

Claim 2 recites, “performing transactions with the electronic document as a payment using existing payment protocols, the electronic document being provided without linking the electronic document to identity of a specific user and said transactions containing data information associated with said electronic document.”

Claim 3 similarly recites, “converting the first value in the first currency into a second value in a second currency” and “executing an electronic transaction by using the second value of the second currency as payment for the item without linking identity of parties to execute the electronic transaction.”

Claim 11 recites, “receiving an electronic document having a first form of payment for the electronic transaction from a user”, where the electronic document is “non-specific to identity of the user.” Claim 11 further recites, “converting value of the first form of payment into a universally accepted form of payment, transferring the universally accepted form as a second form of payment to a merchant system that accepts the second form of payment and executing the electronic transaction.”

Boesch, Fite and Cohen, alone or in combination, do not teach or suggest, a payment method and system “without linking identity of a user” and using “existing payment protocols” (see, discussion of the independent claims above).

It is submitted that the independent claims are patentably distinguishable over the cited references.

For at least the above-mentioned reasons, claims depending from the independent claims are patentably distinguishable over the cited references. The dependent claims are also independently patentable. For example, claims 4 and 5 recite that "a credit card is not used as payment for the item" and "a bank account is not used as payment for the item", respectively.

Boesch, Fite and Cohen, alone or in combination, do not teach or suggest the claimed universal accepted payment form including where "a credit card is not used as payment for the item" and "a bank account is not used as payment for the item", as respectively recited in claims 4 and 5.

Therefore, withdrawal of the rejection is respectfully requested.

**NEW CLAIM:**

New claim 12 is added to recites, "transmitting an electronic document having a set of pre-defined protocols as a form of payment for an electronic transaction", where the electronic document is transmitted "without indicating identity of a user." As such, the claimed method of 12 enables "a merchant employing a payment protocol including credit cards as a payment to accept the electronic document as the form of payment for the electronic transaction."

The cited references do not teach or suggest, "transmitting an electronic document having a set of pre-defined protocols as a form of payment" and "enabling a merchant employing a payment protocol including credit cards as a payment to accept the electronic document as the form of payment for the electronic transaction", as recited in claim 12.

It is respectfully submitted that new claim 12 is patentably distinguishable over the cited references.

**CONCLUSION:**

Accordingly, claim 11 is amended and claim 12 is added. No new matter is presented. Thus, claims 1-12 are pending and under consideration.

There being no further outstanding objections or rejections, it is submitted that the application is in condition for allowance. An early action to that effect is courteously solicited.

Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

Serial No. 09/910,756

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

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Date: 08/07/2006

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